

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE  
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

JAMES BRIAN TIDWELL,	)	
	)	
Plaintiff,	)	
	)	
v.	)	CIVIL ACTION NO.
	)	2:17cv686-MHT
	)	(WO)
BANK OF AMERICA, N.A.,	)	
et al.,	)	
	)	
Defendants.	)	

OPINION

Plaintiff filed this lawsuit contending that he suffered damages due to defendants' noncompliance with the Fair Credit Reporting Act. This lawsuit is now before the court on the recommendation of the United States Magistrate Judge that the motion to dismiss filed by defendant Bank of America, N.A. be granted, and that plaintiff's claims against Bank of America be dismissed with prejudice. There are no objections to the recommendation. Furthermore, plaintiff has not sought leave to (or even argued that he should be allowed to) file an amended complaint. Accordingly,

after an independent and de novo review of the record, and particularly in light of plaintiff's failure to offer any argument as to how he states a claim under 15 U.S.C. § 1681s-2 or to seek leave to amend the complaint, the court concludes that the magistrate judge's recommendation should be adopted.

An appropriate judgment will be entered.

DONE, this the 15th day of March, 2018.

/s/ Myron H. Thompson  
UNITED STATES DISTRICT JUDGE